

Information to identify the case:

Debtor 1	<u>Edward F. Behr</u>	Social Security number or ITIN	xxx-xx-8160
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane J. Behr</u>	Social Security number or ITIN	xxx-xx-5252
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23718-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward F. Behr

Diane J. Behr

3/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward F. Behr
Diane J. Behr
Debtors

Case No. 17-23718-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 14, 2023

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Edward F. Behr, Diane J. Behr, 608 Village Green Blvd East, Mars, PA 16046-4826
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14693764	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15453947	+ Bridgecrest credit company, LLC, PO Box 29018 phoenix AZ 85038
14693767	+ Butler Imaging, Emerald A/R Systems, PO Box 845066, Los Angeles, CA 90084-5066
14693768	+ Butler Medical Associates, 1022-B North Main Street, Butler, PA 16001-1998
14693769	+ Butler Medical Providers, P O Box 1549 - Suite 301, Butler, PA 16003-1549
14693777	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, 106 North McKean Street, Butler, PA 16003
14693789	+ Hamot Medical Center, c/o C Tech Collections, 5505 Nesconset Hwy 200, Mount Sinai, NY 11766-2026
14693795	+ Lifeline Sleep Center, 1525 Park Manor Drive, Suite 308, Pittsburgh, PA 15205-4805
14693797	+ MedExpress, 7219 McKnight Road, Pittsburgh, PA 15237-3524
14693798	+ MedExpress, PO Box 719, Dellslow, WV 26531-0719
14693806	+ Sleep Medicine & Lung Health, PO Box 174, Ingomar, PA 15127-0174
14693812	+ Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693816	+ UPMC, 417 Bridge Street, Danville, VA 24541-1403
14693817	+ UPMC Children's Hospital, PO Box 382059, Pittsburgh, PA 15250-8059
14693814	+ University of Pittsburgh Physicians, 1650 Metropolitan Street, Suite 300, Pittsburgh, PA 15233-2213
14693822	+ Western Sky, c/o Delbert Services Corporation, 1900 South State College Boulevard, Suite 300, Anaheim, CA 92806-6152
14693823	+ Western Sky Financial, LLC, PO Box 370, Timber Lake, SD 57656-0370

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 77

cr	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 15 2023 00:07:00	CMG MORTGAGE, INC., C/O Cenlar FSB, Attention Payment Processing, 425 Philips Blvd, Ewing, NJ 08618-1430
cr	EDI: JEFFERSONCAP.COM	Mar 15 2023 03:52:00	Jefferson Capital Systems, PO Box 7999, St Cloud, MN 5632-9617
14792646	EDI: GMACFS.COM	Mar 15 2023 03:52:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14693765	+ EDI: GMACFS.COM	Mar 15 2023 03:52:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14693770	Email/Text: patientfinancialservices@butlerhealthsystem.org	Mar 15 2023 00:07:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
14693776	Email/Text: bankruptcy@cashcall.com	Mar 15 2023 00:07:00	Cash Call, P. O. Box 66007, Anaheim, CA 92816
14693771	+ EDI: CAPITALONE.COM	Mar 15 2023 03:52:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14745535	Email/PDF: bncnotices@becket-lee.com	Mar 15 2023 00:09:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14762145	+ Email/Text: bankruptcy@flagshipcredit.com	Mar 15 2023 00:07:00	CarFinance Capital, P.O. Box 3807, Coppell, Texas 75019-5877
14693775	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
14693778	+ EDI: PARALONMEDCREDIT	Mar 15 2023 03:52:00	Community Medicine, c/o MediCredit Inc., PO Box 1629, Maryland Heights, MO 63043-0629
14693779	+ EDI: CRFRSTNA.COM	Mar 15 2023 03:52:00	Credit First - Firestone, PO Box 81315, Cleveland, OH 44181-0315
14752107	EDI: CRFRSTNA.COM	Mar 15 2023 03:52:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14693780	EDI: CMIGROUP.COM	Mar 15 2023 03:52:00	Credit Management, PO Box 118288, Carrollton, TX 75011-8288
14693781	+ Email/PDF: creditonebknofications@resurgent.com	Mar 15 2023 00:09:01	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14693784	+ EDI: DIRECTV.COM	Mar 15 2023 03:52:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
14802960	EDI: DIRECTV.COM	Mar 15 2023 03:52:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14693766	Email/Text: BNBLAZE@capitalsvcs.com	Mar 15 2023 00:07:00	Blaze Mastercard, P.O. Box 5096, Sioux Falls, SD 57117-5096
14693785	+ EDI: BLUESTEM	Mar 15 2023 03:52:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14693786	+ EDI: CRFRSTNA.COM	Mar 15 2023 03:52:00	Firestone, P.O. Box 81410, Cleveland, OH 44181-0410
14693787	+ EDI: AMINFOFP.COM	Mar 15 2023 03:52:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
14693788	+ Email/Text: bankruptcy@flagshipcredit.com	Mar 15 2023 00:07:00	Flagship, PO Box 1419, Chadds Ford, PA 19317-0688
14693790	+ EDI: LCIICSYSTEM	Mar 15 2023 03:52:00	IC System, P.O. Box 64378, Saint Paul, MN 55164-0378
14693791	EDI: IRS.COM	Mar 15 2023 03:52:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
14794700	Email/Text: jefdun@gmail.com	Mar 15 2023 00:07:00	JD Receivables LLC, Agent for KAY JEWELERS, PO Box 382656, Germantown, TN

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 77

14724688	EDI: JEFFERSONCAP.COM	Mar 15 2023 03:52:00	38183 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14693792	+ Email/Text: BKRMailOPS@weltman.com	Mar 15 2023 00:07:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14693793	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 15 2023 00:06:00	Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
14760921	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2023 00:09:23	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14760968	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2023 00:09:03	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14693794	^ MEBN	Mar 14 2023 23:58:34	Lendmark, PO Box 2969, Covington, GA 30015-7969
14760920	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2023 00:08:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14693796	+ Email/Text: bankruptcy@marinerfinance.com	Mar 15 2023 00:07:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14693799	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2023 00:08:58	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14693800	+ Email/Text: ptacct@mchl.org	Mar 15 2023 00:07:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14693801	EDI: NAVIENTFKASMSERV.COM	Mar 15 2023 03:52:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14749064	Email/Text: ECMCBKNotices@ecmc.org	Mar 15 2023 00:07:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14693802	+ EDI: WFNNB.COM	Mar 15 2023 03:52:00	Overstock.com/Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
14731704	EDI: PRA.COM	Mar 15 2023 03:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14694478	+ EDI: RECOVERYCORP.COM	Mar 15 2023 03:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693803	+ EDI: WFNNB.COM	Mar 15 2023 03:52:00	Peebles, PO Box 659465, San Antonio, TX 78265-9465
14744382	+ EDI: JEFFERSONCAP.COM	Mar 15 2023 03:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14799987	EDI: Q3G.COM	Mar 15 2023 03:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14693805	+ Email/Text: BankruptcyMail@questdiagnostics.com	Mar 15 2023 00:07:00	Quest Diagnostics, PO Box 7302, Hollister, MO 65673-7302
14693808	Email/Text: amieg@stcol.com	Mar 15 2023 00:06:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
14693807	Email/Text: amieg@stcol.com	Mar 15 2023 00:06:00	State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14693809	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Synchrony Bank / Walmart, PO Box 530927, Atlanta, GA 30353-0927
14804790	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 77

			23541-1021
14693810	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Synchrony Bank / Matress Firm, PO Box 960061, Orlando, FL 32896-0061
14693811	+ Email/Text: bknotice@ercbpo.com	Mar 15 2023 00:07:00	Time Warner Cable, c/o ERC, PO Box 57547, Jacksonville, FL 32241-7547
14693815	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 15 2023 00:07:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14693818	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 15 2023 00:07:00	UPMC Hamot, 201 State St, Erie, PA 16550-0001
14693819	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 15 2023 00:07:00	UPMC Physician Services, 1650 Metropolitan Street, 3rd Floor, Pittsburgh, PA 15233-2212
14693813	+ EDI: WFNNB.COM	Mar 15 2023 03:52:00	Ulta / Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
14693820	+ EDI: JEFFERSONCAP.COM	Mar 15 2023 03:52:00	Verizon Wireless, c/o Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303-2198
14693821	+ EDI: BLUESTEM	Mar 15 2023 03:52:00	WebBank / Gettington, PO Box 166, Newark, NJ 07101-0166

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693772	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693773	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693774	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693782	*+	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14693783	*+	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14749065	*	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14693804	##+	Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 77

Brian Nicholas

on behalf of Creditor CMG MORTGAGE INC. bnicholas@kmlawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor CMG MORTGAGE INC. cwohlab@raslg.com

Kenneth Steidl

on behalf of Debtor Edward F. Behr julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;trose@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Diane J. Behr julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;trose@steidl-steinberg.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 9